

Fig. 1

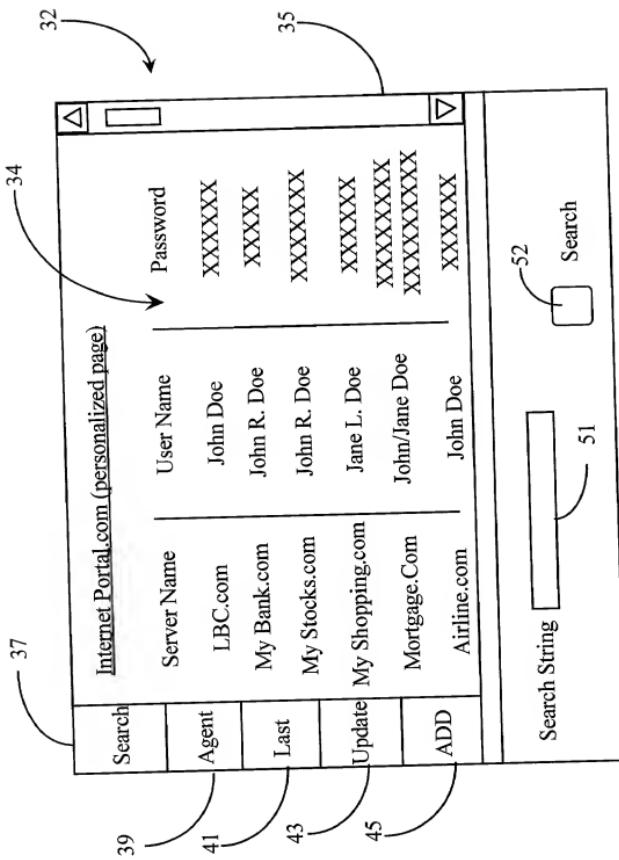


Fig. 2

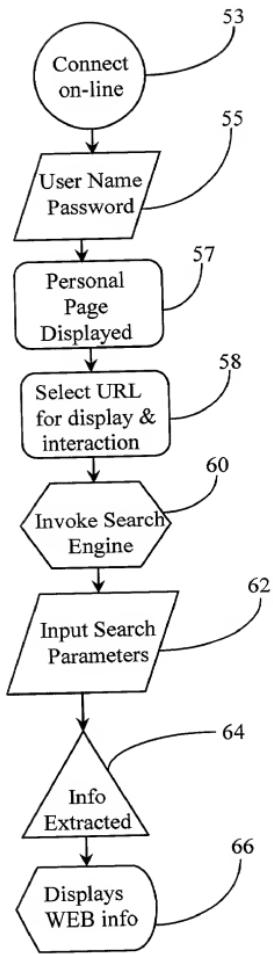


Fig. 3

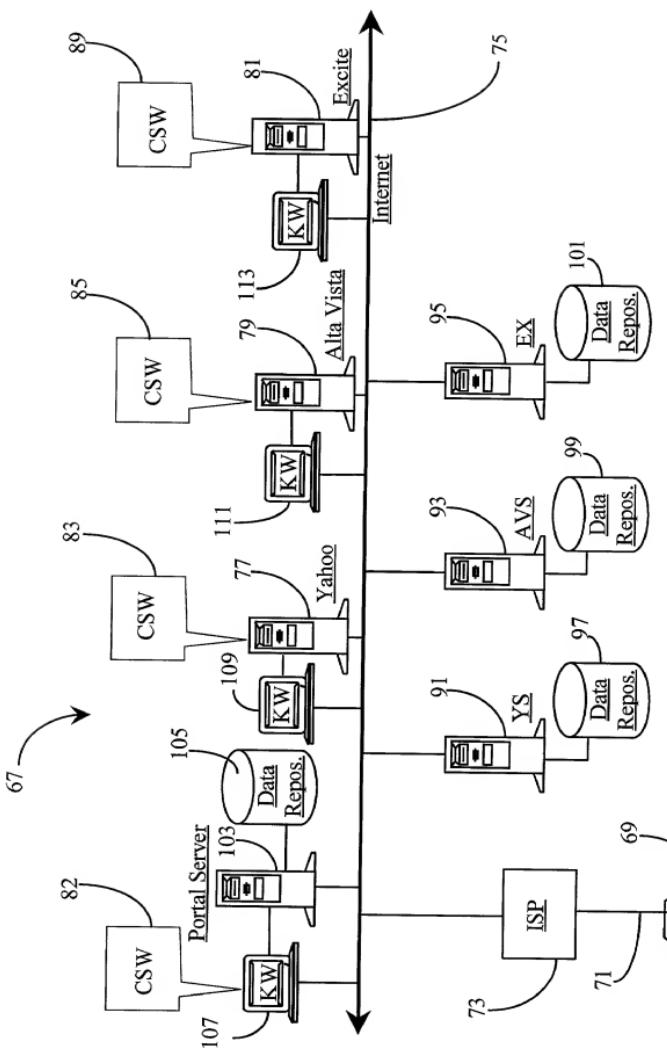


Fig. 4 (Cobrand Architecture)

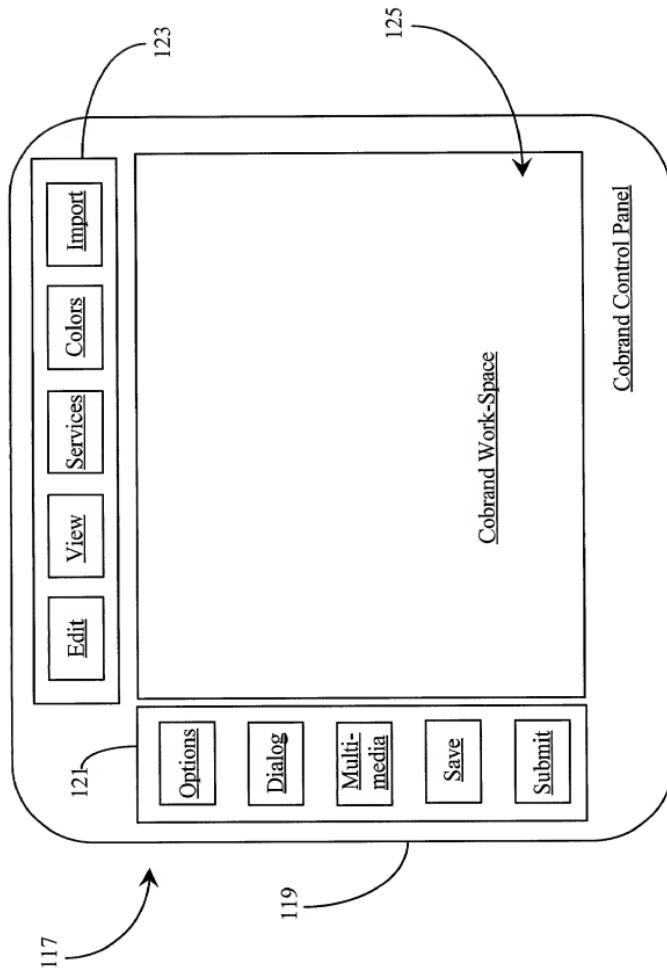


Fig. 5

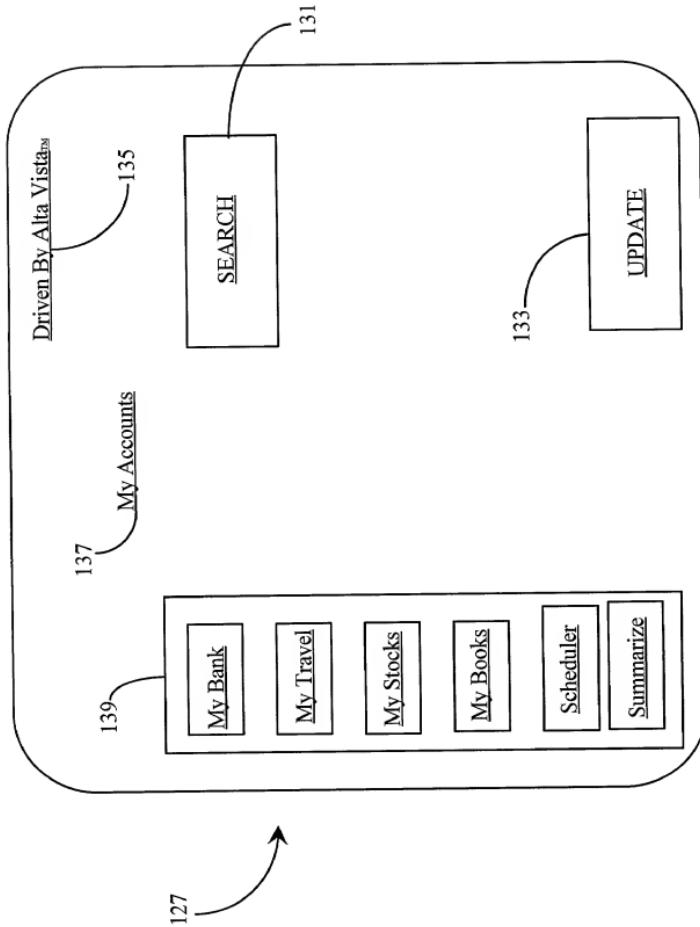


Fig. 6

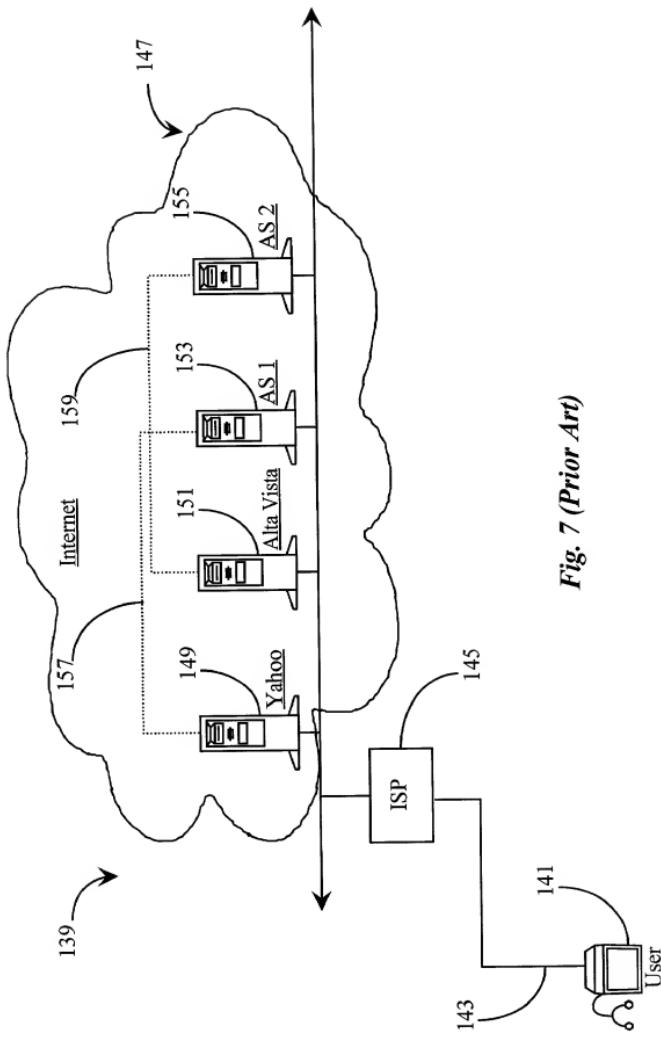


Fig. 7 (Prior Art)

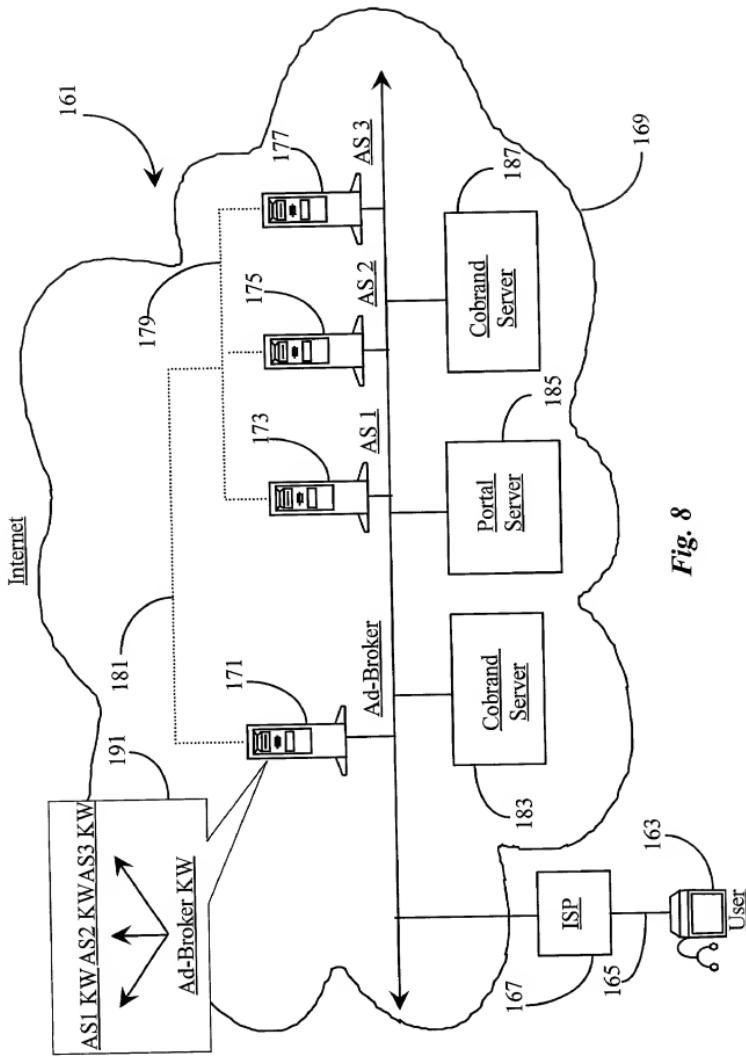


Fig. 8

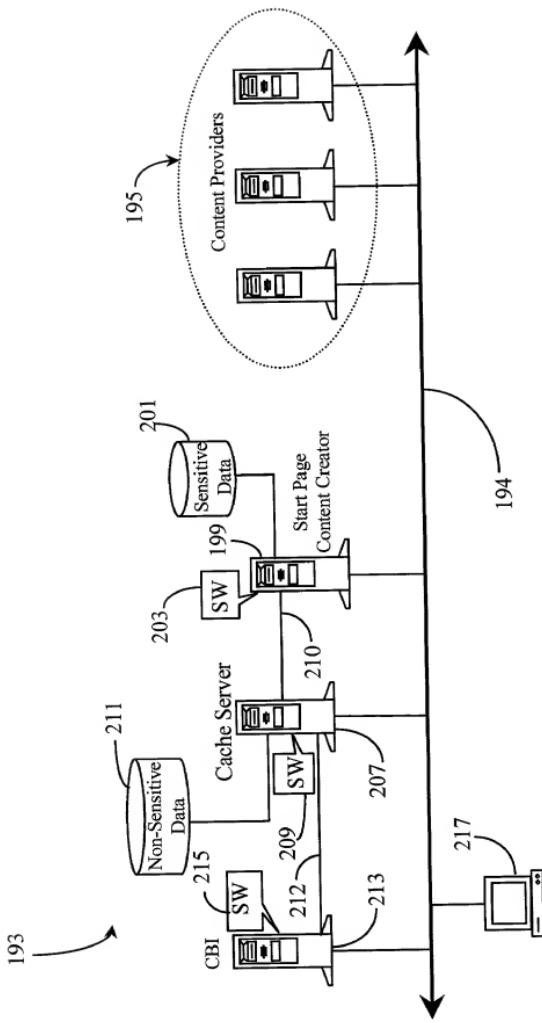
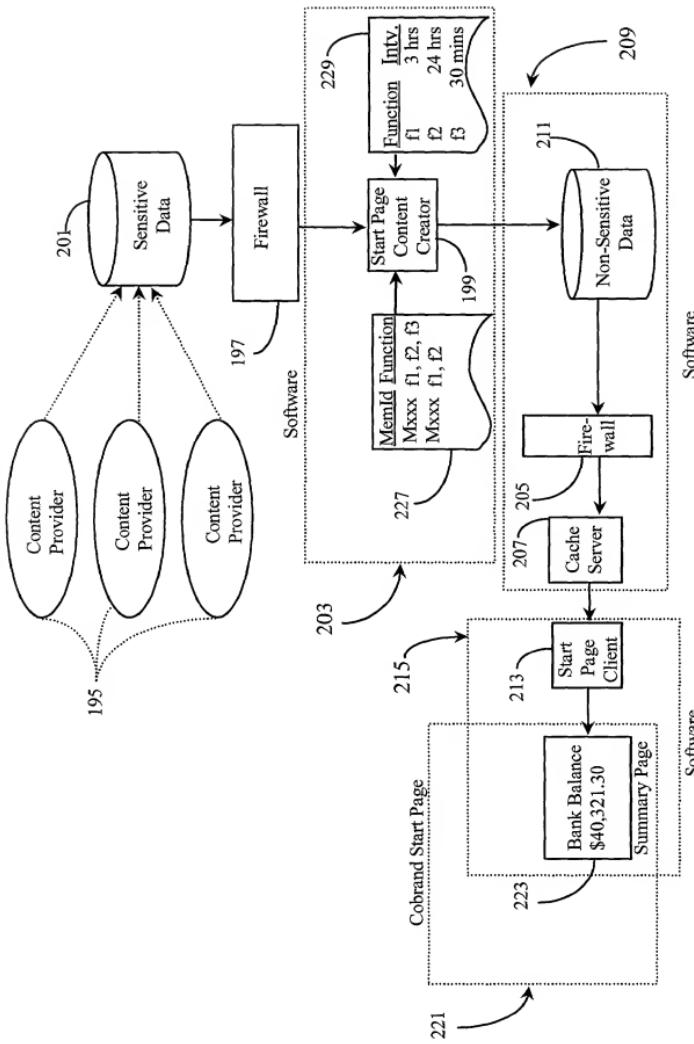
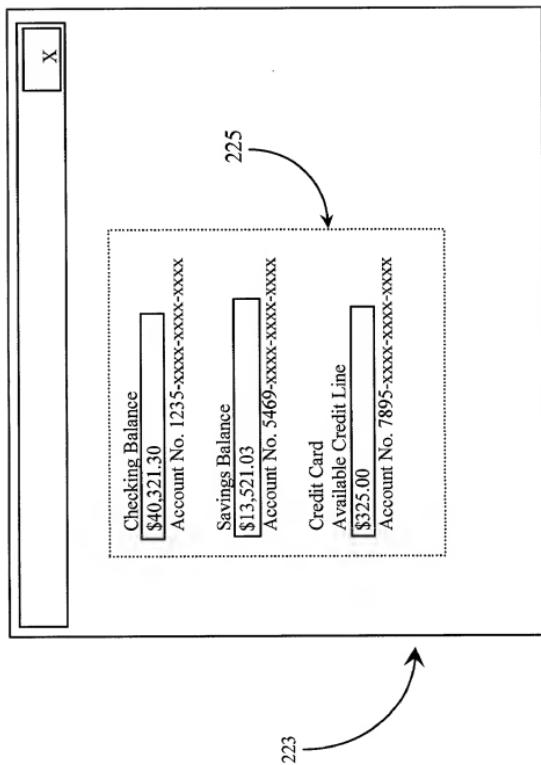


Fig. 9

*Fig. 10*

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NON-SENSITIVE DATA

Fig. 11

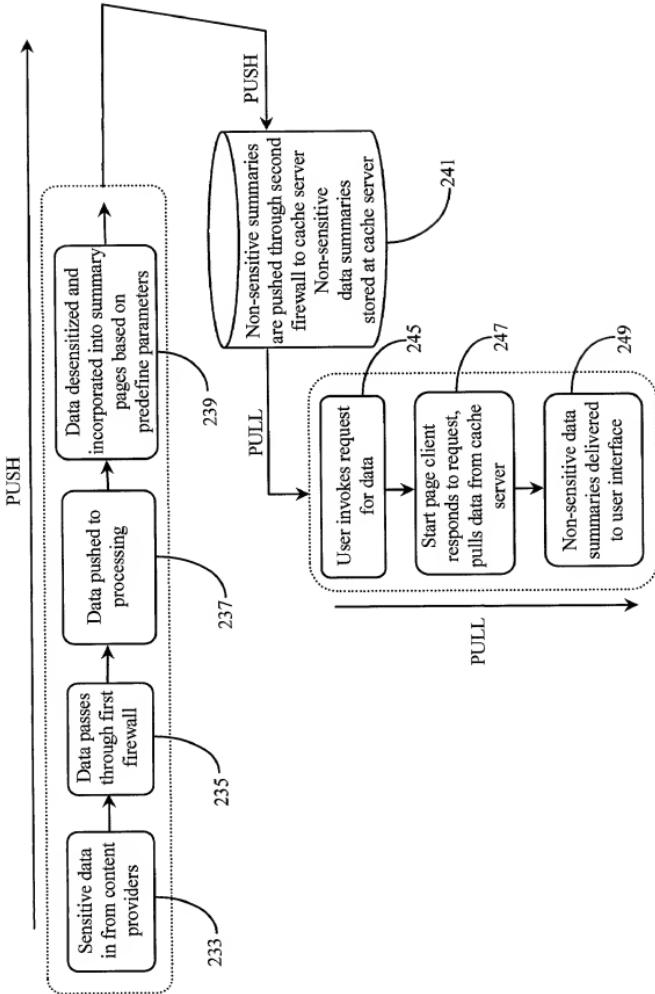


Fig. 12